

## REPRICE OF GUARANTEE ADVANTAGE UNIVERSAL LIFE AND LEGACY ADVANTAGE SURVIVORSHIP UNIVERSAL LIFE PRODUCTS

We are providing advance notice to our valued partners of the reprice to the Guarantee Advantage Universal® (UL) and Legacy Advantage Survivorship Universal Life<sup>SM</sup> (SUL) products effective August 31, 2009. This reprice will enable our UL products to stay competitive in the current marketplace. Please carefully review the transition dates below to determine which rate will apply to your clients when submitting Guarantee Advantage UL and Legacy Advantage SUL applications.

### Important Transition Dates

DATES	ACTIONS
August 31, 2009	<b>New</b> rates for both Guarantee Advantage UL and Legacy Advantage SUL go into effect and are available on MetWINS, Foresight <sup>1</sup> , Vital Signs <sup>1</sup> and Compulife. <sup>1</sup>
October 1, 2009	<b>New</b> rates for both Guarantee Advantage UL and Legacy Advantage SUL are available on WinFlex, WinFlex Web and iPipeline. <sup>1</sup>
October 31, 2009	Last date for applications to receive old rates. Applications must be signed, dated and received in good order in the home office: <ul style="list-style-type: none"><li>• All application questions must be fully completed.</li><li>• All necessary documentation must be submitted with the application, including Reg 60 requirements in NY if needed.</li><li>• The Application must be signed, dated and witnessed by all required parties.</li></ul>

<sup>1</sup> Only available to illustrate the Guarantee Advantage UL product.

**Any applications received November 2, 2009 and thereafter, regardless of application sign date, cannot receive the old rates under any circumstances.**

Both old and new rates on Guaranteed Advantage UL and Legacy Advantage SUL will be available between August 31, 2009 and October 31, 2009. The producer must note on the application whether the old or new rates are wanted and also send a message, using their normal method of communication, to their New Business site.

### State Availability

The new rates for Guarantee Advantage UL and Legacy Advantage SUL will not be approved in all states and jurisdictions by August 31, 2009.

[Click here](#) to view the Guarantee Advantage UL state availability grid.  
[Click here](#) to view the Legacy Advantage SUL state availability grid.

For states that are not approved, the old rates will remain in effect. When a state is approved both the old and new rates will be available for some period of time. The exact period will be communicated with the launch of the new rates in each state.

### Issuing Company

The Guarantee Advantage UL and Legacy Advantage SUL products are offered by Metropolitan Life Insurance Company (MLIC) in New York and MetLife Investors USA Insurance Company (MLI-USA), in the remaining 49 states, the District of Columbia and Puerto Rico. Agents must be licensed to sell life insurance products and be appointed with MLIC in NY and MLI USA outside NY.

### Marketing Materials

The Legacy Advantage SUL Producer Guide will be updated with a slip sheet which reflect product updates for the reprice and will be available on [metlifeinvestors.com](http://metlifeinvestors.com) on August 31, 2009. The remaining core kit materials are unaffected.

### Backdating to Save Age

Backdating of the new rates is typically allowed up to six months, but is subject to state specific rules. The earliest policy date this product can be issued will be six months prior to each state's launch date.

### Tele-Application and quikMet Process

For cases submitted via the Tele-Application process or quikMet process the Express Order Ticket and the quikMet order must be received in the home office by October 31, 2009 in order to receive the old rates.

### Pending Guarantee Advantage UL and Legacy Advantage

Between August 31, 2009 and October 31, 2009 notify home office that the newer rates or older rates are requested (via the normal method of communication, Lotus note, tracking system message or phone call). No amendment will be required.

After October 31, 2009 pending cases can only be switched to the new rates.

*continued*

**Exchanging Recently Issued Policies For the Guarantee Advantage UL or Legacy Advantage SUL (effective August 31, 2009 and beyond):**

- Within 60 days of the original issue date and prior to October 31, 2009, you may request a reissue of a policy to switch rates, generally with no additional underwriting. For these cases please send an email to your designated Case Manager. No amendment will be required for the request to change rates.
- After October 31, 2009 we would allow any Guarantee Advantage UL or Legacy Advantage SUL case still pending, as well as an exchange of a recently issued policy to either a Guarantee Advantage UL or Legacy Advantage SUL, to be issued with the new rates only.
- A new illustration will be required.
- If replacement is involved, a new quote will be required.
- Depending on the issue state, new replacement forms may also be required.
- The policy effective date of the new policy will be same as the effective date of the old policy.
- If the original policy was issued without advance payment, the placing premium must be paid before the reissue will be completed.

**Policy Changes to existing Guarantee Advantage UL and Legacy Advantage SUL Contracts**

All normally allowed changes to active Guarantee Advantage UL or Legacy Advantage SUL contracts will continue to be allowed (i.e. decreases, risk class changes, partial conversions, full conversions). There will be no impact to the version of the rates used as a result of the change.

**Credit Interest Rates on the new Guarantee Advantage UL and Legacy Advantage SUL rates are being updated effective August 31, 2009**

PRODUCT	RATE AS OF AUGUST 31, 2009
Legacy Advantage SUL without Joint Coverage Continuation Rider	4.00% in years 1-19 4.50% in years 20+
Legacy Advantage SUL with Joint Coverage Continuation Rider	5.50%
Guarantee Advantage UL without Coverage Continuation Rider	5.35%
Guarantee Advantage UL with Coverage Continuation Rider	5.45%

PLEASE CONTACT THE LIFE INSURANCE SALES DESK WITH ANY ADDITIONAL QUESTIONS.

Guarantee Advantage Universal Life and Legacy Advantage Survivorship Universal Life are issued by MetLife Investors USA Insurance Company and in New York, only by Metropolitan Life Insurance Company. MetLife Investors USA Insurance Company (MetLife Investors) and Metropolitan Life Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company. July 2009

**Insurance Products:**

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value